

From: Dianne Hopersberger
Subject: Electronic Fund Transfers

Comments:

Contact person at Citizens Bank. Wendy at the Mountain Top branch office,

I am writing in response to unknown and unauthorized "courtesy bank fees". Last year if I did not have enough monies in my account to protect a purchase the card was declined. Recently my husband made purchases that were higher then what he original told me they would be. I had money in a second account I could have gone online and transferred. The bank allowed the additional transaction, and then charged numerous fees on many often small card transactions. The allowed "courtesy" incurred \$ 900 in fees against my account. The bank made more money then we did last month! We never would have authorized this outrageous service that we never authorized or were notified of. We do not have the money to make our mortgage payment now. On top of that they waited over a week to mail out any notification of overdrafts. I opened a letter two weeks later to state that we had incurred the over \$ 900 in fees! What can we do?

A year ago my card would have been declined at the point of transaction. Last month they state it is normal business. I never agreed or was asked if I wanted this "courtesy" attached to my account. If I do not have the funds, the card should be denied! Wendy did offer to scan my card to put the protection on it. A little late after they earned more then we did last month on our fees. The only offer they did was to put \$78 back into our account.

This is a scam on uninformed consumers. Please help. I no longer have money to pay our mortgage this month and am a month behind already. I was laid off last July and my husbands plant closed after he worked there for 42 years last Tuesday. This action devastated us!

Thank you
Dianne Hopersberger